

Information to identify the case:

Debtor 1	<u>Joshua L Stroop</u>	Social Security number or ITIN	xxx-xx-7178
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-27304-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua L Stroop

1/26/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joshua L Stroop
 Debtor

Case No. 17-27304-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Jan 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2018.

db
 517030571 +Joshua L Stroop, 4 Short Street, Spotswood, NJ 08884-1558
 517030573 +American Express DSNB, PO Box 8218, Mason, OH 45040-8218
 517030575 +Borough of Spotswood Tax Collector, 77 Summerhill Road, Spotswood, NJ 08884-1233
 517030577 Capl/Yamaha, PO Box 30258, Salt Lake City, UT 84130-0258
 +Capital One N.A. / Kohls, c/o Qualia Collection Services, PO Box 4699,
 Petaluma, CA 94955-4699
 517030578 +Central Credit Control, 916 South 14th Street, PO Box 988, Harrisburg, PA 17108-0988
 517030582 +Drive New Jersey Insurance Company and, Drive NJ Ins Co aso Luis Buitrago,
 c/o Robert P. Gammel, Esq., 1029 Teaneck Road, 2nd Floor, Teaneck, NJ 07666-4514
 517030588 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
 517030589 Keymed Data Services, PO Box 1870, Cary, NC 27512-1870
 517030591 Linebarger Goggan Blair & Sampson, LLP, Attorneys At Law, PO Box 90128,
 Harrisburg, PA 17109-0128
 517030592 Mercantile Adjustment Bureau, 165 Lawrence Bell Drive, Suite 100,
 Williamsville, NY 14221-7900
 517030601 +The Dermatology Group, 347 Mt. Pleasant Avenue, Suite 205, West Orange, NJ 07052-2749

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDESTRAFFI.COM Jan 26 2018 23:03:00 Daniel E Straffi, Straffi & Straffi, LLC,
 670 Common Way, Toms River, NJ 08755-6431
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 26 2018 23:34:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 26 2018 23:34:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517030570 EDI: AMEREXPR.COM Jan 26 2018 23:03:00 American Express, PO Box 7871,
 Fort Lauderdale, FL 33329
 517030572 +EDI: TSYS2.COM Jan 26 2018 23:03:00 Barclays Bank, 1007 Orange Street, Suite 1541,
 PO Box 26182, Wilmington, DE 19899-6182
 517030574 +EDI: CAPITALONE.COM Jan 26 2018 23:03:00 Capl/Bstby, PO Box 30253,
 Salt Lake City, UT 84130-0253
 517030576 EDI: CAPITALONE.COM Jan 26 2018 23:03:00 Capital One, PO Box 85133,
 Richmond, VA 23285-5133
 517030579 EDI: CHASE.COM Jan 26 2018 23:03:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 517030583 +EDI: TSYS2.COM Jan 26 2018 23:03:00 DSNB Macy's, 9111 Duke Blvd, Mason, OH 45040-8999
 517030580 EDI: IRS.COM Jan 26 2018 23:03:00 Department of the Treasury, Internal Revenue Service,
 PO Box 9012, Holtsville, NY 11742-9012
 517030581 EDI: DISCOVER.COM Jan 26 2018 23:03:00 Discover, PO Box 30421,
 Salt Lake City, UT 84130-0421
 517030584 +E-mail/Text: bknotice@ercollections.com Jan 26 2018 23:34:19 ERC, 8014 Bayberry Road,
 Jacksonville, FL 32256-7412
 517030587 +E-mail/Text: bankruptcy.notices@hdfsi.com Jan 26 2018 23:34:53 HD Credit,
 3850 Arrowhead Drive, Carson City, NV 89706-2016
 517030585 +E-mail/Text: bankruptcy.notices@hdfsi.com Jan 26 2018 23:34:53 Harley Davidson,
 4150 Technology Way PVC, Carson City, NV 89706-2026
 517030586 +E-mail/Text: bankruptcy.notices@hdfsi.com Jan 26 2018 23:34:53 Harley Davidson,
 3850 Arrowhead Drive, Carson City, NV 89706-2016
 517030590 EDI: CBSKOHLS.COM Jan 26 2018 23:03:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
 517030593 EDI: PRA.COM Jan 26 2018 23:03:00 Portfolio Recovery Assoc LLC, c/o Thomas Murtha, Esq.,
 140 Corporate Blvd, Norfolk, VA 23502
 517030594 EDI: PRA.COM Jan 26 2018 23:03:00 Portfolio Recovery Associates LLC,
 140 Cororate Boulevard, Norfolk, VA 23502
 517030595 +EDI: RMCB.COM Jan 26 2018 23:03:00 RMCB, 4 Westchester Plaza, Suite 110,
 Elmsford, NY 10523-3835
 517030598 +EDI: RMSC.COM Jan 26 2018 23:03:00 SYNCB/JCP, PO Box 965007, Orlando, FL 32896-5007
 517030599 +EDI: RMSC.COM Jan 26 2018 23:03:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 517030600 EDI: RMSC.COM Jan 26 2018 23:03:00 SYNCB/Old Navy, PO Box 965004,
 Orlando, FL 32896-5004
 517030596 EDI: SEARS.COM Jan 26 2018 23:03:00 Sears Credit Cards, PO Box 6282,
 Sioux Falls, SD 57117-6282
 517030597 EDI: SWCR.COM Jan 26 2018 23:03:00 Southwest Credit, 4120 International Pkwy, Suite 1100,
 Carrollton, TX 75007-1958
 517030602 +EDI: WFFC.COM Jan 26 2018 23:03:00 Wells Fargo Financial National Bank, PO Box 14595,
 Des Moines, IA 50306-3595
 517030603 +EDI: WFFC.COM Jan 26 2018 23:03:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
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aty* +Daniel E Straffi, Straffi & Straffi, LLC, 670 Common Way, Toms River, NJ 08755-6431
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2018 at the address(es) listed below:

Daniel E Straffi on behalf of Trustee Daniel E Straffi dstraftfil@comcast.net,
dstraftfi@ecf.epiqsystems.com
Daniel E Straffi dstraftfil@comcast.net, dstraftfi@ecf.epiqsystems.com
Henry Chudzik, Jr. on behalf of Debtor Joshua L Stroop nicole@chudziklaw.com
Rebecca Ann Solarz on behalf of Creditor Harley-Davidson rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5